
State: Arkansas **Filing Company:** Central States Health & Life Co. of Omaha
TOI/Sub-TOI: MS05G Group Medicare Supplement - Standard Plans/MS05G.001 Plan A
Product Name: Group Medicare Supplement
Project Name/Number: CSO Group Med Supp/

Filing at a Glance

Company: Central States Health & Life Co. of Omaha
Product Name: Group Medicare Supplement
State: Arkansas
TOI: MS05G Group Medicare Supplement - Standard Plans
Sub-TOI: MS05G.001 Plan A
Filing Type: Rate
Date Submitted: 01/15/2013
SERFF Tr Num: NELI-128849920
SERFF Status: Closed-Disapproved
State Tr Num:
State Status: Disapproved-Closed
Co Tr Num: CSO GROUP

Implementation: 05/01/2013
Date Requested:
Author(s): Kelly Sudbeck
Reviewer(s): Stephanie Fowler (primary)
Disposition Date: 01/16/2013
Disposition Status: Disapproved
Implementation Date:

State Filing Description:

State: Arkansas
TOI/Sub-TOI: MS05G Group Medicare Supplement - Standard Plans/MS05G.001 Plan A
Product Name: Group Medicare Supplement
Project Name/Number: CSO Group Med Supp/

Filing Company: Central States Health & Life Co. of Omaha

General Information

Project Name: CSO Group Med Supp
Project Number:
Requested Filing Mode: Review & Approval
Explanation for Combination/Other:
Submission Type: New Submission
Group Market Type: Trust
Filing Status Changed: 01/16/2013
State Status Changed: 01/16/2013
Created By: Kelly Sudbeck
Corresponding Filing Tracking Number:

Status of Filing in Domicile: Authorized
Date Approved in Domicile: 12/18/2012
Domicile Status Comments:
Market Type: Group
Group Market Size: Large
Overall Rate Impact: 7%

Deemer Date:
Submitted By: Kelly Sudbeck

Filing Description:

The purpose of this filing is to request a rate increase and demonstrate loss ratio compliance as required annually for all the Group Standardized Medicare Supplement plans of Central States Health & Life Co. of Omaha. This filing is submitted by Philadelphia American Life Insurance Company on behalf of Central States and an authorization letter is attached.

Company and Contact

Filing Contact Information

Kelly Sudbeck,
10110 Nicholas #200
Omaha, NE 77210

ksudbeck@neweralife.com
402-905-2173 [Phone]

Filing Company Information

Central States Health & Life Co. of Omaha	CoCode: 61751	State of Domicile: Nebraska
P. O. Box 34952	Group Code: 690	Company Type:
Omaha, NE 68134-9832	Group Name:	State ID Number:
(402) 905-2170 ext. [Phone]	FEIN Number: 47-0123035	

Filing Fees

Fee Required? Yes
Fee Amount: \$50.00
Retaliatory? No
Fee Explanation:
Per Company: No

Company	Amount	Date Processed	Transaction #
Central States Health & Life Co. of Omaha	\$50.00	01/15/2013	66545828

SERFF Tracking #:	NELI-128849920	State Tracking #:		Company Tracking #:	CSO GROUP
State:	Arkansas	Filing Company:	Central States Health & Life Co. of Omaha		
TOI/Sub-TOI:	MS05G Group Medicare Supplement - Standard Plans/MS05G.001 Plan A				
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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Disapproved	Stephanie Fowler	01/16/2013	01/16/2013

State:	Arkansas	Filing Company:	Central States Health & Life Co. of Omaha
TOI/Sub-TOI:	MS05G Group Medicare Supplement - Standard Plans/MS05G.001 Plan A		
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Disposition

Disposition Date: 01/16/2013

Implementation Date:

Status: Disapproved

Comment: Given the low loss ratio history indicated in this filing (indicating that Central States has enjoyed healthy profits on this block of business since its inception in 1994) and the lack of credibility; we cannot approve this rate increase at this time.

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
Central States Health & Life Co. of Omaha	7.000%	7.000%	\$731	4	\$10,436	%	%

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Health - Actuarial Justification	Disapproved	No
Rate	rate schedule	Disapproved	No